

**Information to identify the case:**

Debtor 1	<b>Faith Crouch</b>	Social Security number or ITIN	xxx-xx-9395
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-29663-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Faith Crouch

11/13/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Faith Crouch  
Debtor

Case No. 19-29663-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Nov 13, 2024

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2024:

Recip ID	Recipient Name and Address
db	+ Faith Crouch, 41 Somer Set Avenue, Pleasantville, NJ 08232-2242
518517421	AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
518519668	Jamell Crouch, 41 Somerset Avenue, Pleasantville NJ 08232-2242
518517437	+ Tilton Storage, 2598 Tilton Rd, Egg Harbor Township, NJ 08234-1885
518649736	+ Towd Point Mortgage Trust 2019-4, U.S. Bank Nation, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108-2809

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 13 2024 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Nov 13 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518517422	+ Email/Text: bankruptcy@pepcoholdings.com	Nov 13 2024 20:53:00	Atlantic City ElectricItly, PO Box 13610, Philadelphia, PA 19101-3610
518517423	+ EDI: CITICORP	Nov 14 2024 01:33:00	Citi Bank, PO Box 6241, Sioux Falls, SD 57117-6241
518517424	+ EDI: CITICORP	Nov 14 2024 01:33:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
518517425	EDI: WFNNB.COM	Nov 14 2024 01:33:00	Comenity - Boscov's, PO Box 659622, San Antonio, TX 78265-9622
518517426	+ Email/Text: bankruptcy@credencerm.com	Nov 13 2024 20:54:00	Credence Resource Management, PO Box 2300, Southgate, MI 48195-4300
518517427	Email/Text: bankruptcy@credencerm.com	Nov 13 2024 20:54:00	Credence Resource Management, PO Box 2390, Southgate, MI 48195-4390
518517428	Email/PDF: acg.exeter.ebn@aisinfo.com	Nov 13 2024 21:04:04	Exeter, PO Box 204480, Dallas, TX 75320-4480
518523581	+ EDI: AISACG.COM	Nov 14 2024 01:33:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518517429	Email/Text: crdept@na.firstsource.com	Nov 13 2024 20:54:00	Firstsource Advantage, PO Box 628, Buffalo, NY 14240-0628
518517430	+ Email/Text: crdept@na.firstsource.com	Nov 13 2024 20:54:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
518517431	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2024 21:04:04	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
518517432	Email/Text: bknotices@mbandw.com		

District/off: 0312-1

User: admin

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Date Rcvd: Nov 13, 2024

Form ID: 318

Total Noticed: 24

		Nov 13 2024 20:53:00	McCarthy, Burgess & Wolff, The MB&W Building, 26000 Cannon Road, Bedford, OH 44146
518517433	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 13 2024 20:52:00	Mr. Cooper, 8950 Cypres Waters Blvd., Coppell, TX 75019-4620
518517434	^ MEBN	Nov 13 2024 20:52:04	NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
518517435	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 13 2024 20:52:00	Nissan Motor Acceptance Corp., P.O. Box 660360, Dallas, TX 75266-0360
518517436	Email/Text: compliance@sentrycredit.com	Nov 13 2024 20:54:00	Sentry Credit, Inc., PO Box 12070, Everett, WA 98206-2070
518519274	^ MEBN	Nov 13 2024 20:51:20	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2024 at the address(es) listed below:

Name	Email Address
Andrew L. Miller	on behalf of Debtor Faith Crouch millerar85252@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Towd Point Mortgage Trust 2019-4 U.S. Bank National Association, as Indenture Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger	on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Douglas S. Stanger	doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5